

# Advice trends in Wales

**2014-2015**

Client statistics of the  
Citizens Advice service in Wales



**cyngor ar  
bopeth**

**citizens  
advice**

# Citizens Advice in Wales

Citizens Advice is a charity founded in 1939. Since then, we've given advice, information and support on a range of everyday issues to anyone who needs it, from debt, money and welfare benefits to housing, employment and relationships.

Our financial education sessions and income maximisation programmes also help people to take control of their finances and ensure those in need are claiming all the financial support they are entitled to.

In Wales we have a network of 19 local Citizens Advice<sup>1</sup> - all individual charities, staffed by nearly 800 dedicated volunteers and paid staff.

We remove the barriers to advice by going to places where people need us most, delivering advice from 375 community locations in Wales, as well as offering services over the phone and online.

Every year across England and Wales millions of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign on big issues, both locally and nationally. So one way or another, we're helping everyone – not just those we support directly.

This is the first in a series of regular updates which will examine the key issues being presented to the service by clients across Wales. Monitoring in this way helps us to identify emerging trends and problems, as well as assessing the impact of recent policy changes.

This update looks back over the last year. In future we will be publishing updates every quarter.

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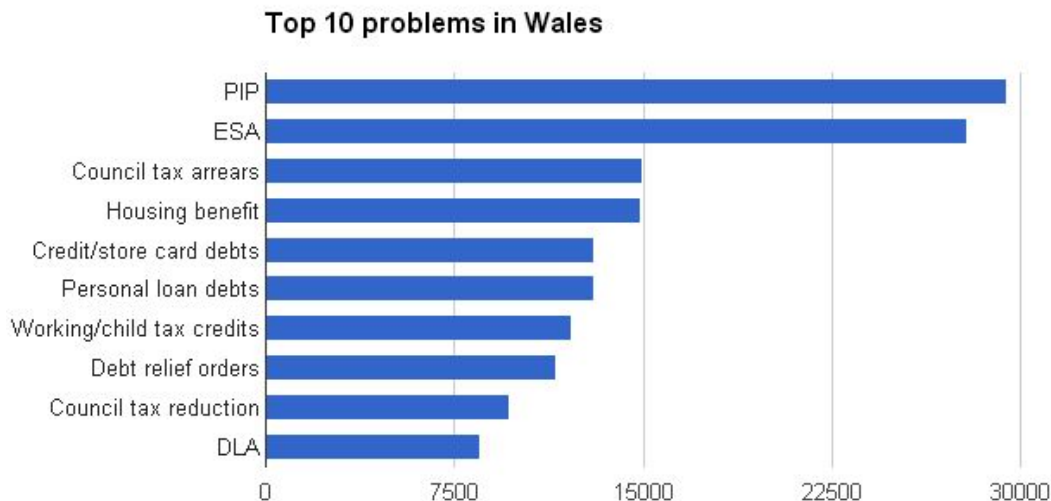
<sup>1</sup> Citizens Advice is changing. We are modernising our services to respond to changing needs and to reach more people. As part of this process there will be a new name for the service - 'bureau' is now called local Citizens Advice.

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# Advice trends - headlines

During 2014-15, the Citizens Advice service in Wales helped more than **106,000 people** with nearly **384,000 problems**, a **14% increase** compared to 2013-14. The Wales section of the Citizens Advice self-help website also had **over 630,000 users** during 2014-15.



## Welfare

Over the last three years benefits-related problems have overtaken debt issues and are now the biggest problem area on which clients seek our help. Over **45,800 people** were helped with a benefits-related problem.

## Employment

We have seen a drop in problems relating to job losses but a rise in problems linked with wages and terms and conditions of employment, indicating while the economy is improving there may be a decline in job quality in some areas.



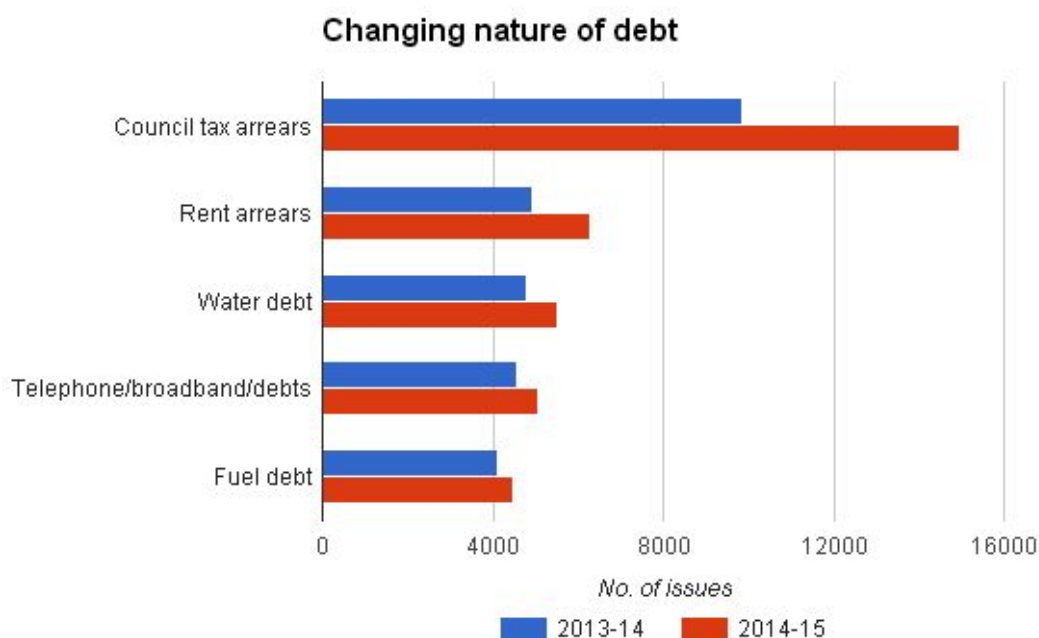
**43%**  
increase in PIP  
issues



**26%**  
rise in work-  
related  
problems  
associated  
with pay and  
entitlements

## Debt

The type of debt problems people are coming to us with is changing. Consumer credit problems remain high but we are seeing an increase in people struggling with essential household bills.



## Housing

More than **11,600 people** turned to local Citizens Advice for help with a housing issue. Around 29% had a problem with a private rented sector property.



**51%**  
increase in  
council tax  
arrears  
problems



**48%**  
rise in rent  
arrears  
amongst  
private rented  
sector clients

## Energy

With average energy bills currently around £1,200 a year local Citizens Advice have seen a 10% rise in fuel debt problems. More than 5,700 people have been helped with an energy-related problem, including repaying debts or problems connected with switching supplier.

# Increasing demand for Citizens Advice services

The UK economy is improving however the latest figures from Citizens Advice show the impact of the economic recovery is yet to be felt by many people in Wales, with increasing numbers of people still struggling to make ends meet.

Between 1 April 2014 and 31 March 2015 the Citizens Advice service in Wales helped more than **106,000 clients** with nearly **384,000 problems** - a **14% increase** compared to 2013-14<sup>2</sup>. As these figures show, people who seek help through our service generally have more than one problem. Last year the average was 3.6 problems per client. The Wales section of the Citizens Advice self-help website also had **over 630,000 users** during 2014-15.

People from all walks of life come to Citizens Advice for advice and support, although our own internal analysis has found **around two-thirds** of Citizens Advice clients in Wales are **living below the poverty line**<sup>3</sup>. In addition during 2014-15, around two-fifths of clients (41%) described themselves as living with a disability or long-term health condition, compared to the population average of 23%<sup>4</sup>.

The number of issues dealt with by Citizens Advice in Wales has increased across nearly every area of advice during the last year compared to 2013-14.

Advice area	No. of clients	No. of issues	%	Annual change from 2013-14
Benefits & tax credits	45,820	151,040	39%	+7%
Debt	29,718	125,201	33%	+19%
Employment	11,380	18,898	5%	+11%
Housing	11,652	16,872	4%	+11%
Relationships & family	10,348	15,028	4%	+11%

▲ Table 1: The five largest advice areas dealt with by Citizens Advice in Wales during 2014-15

<sup>2</sup> This data is collated across a number of funding streams including core funding from local authorities as well as Welsh Government funded projects (Better Advice Better Lives; Frontline Advice and Communities First Shared Outcomes Project) and the Money Advice Service Debt Project. Citizens Advice also provides additional advice services in Wales through the Money Advice Service Face-to-Face Money Advice Project and Consumer Service. These figures are reported separately in this report.

<sup>3</sup> These figures exclude those who access our services online.

<sup>4</sup> Disability in England and Wales, 2011 and Comparison with 2001, ONS, January 2013

# Impact of welfare reform

The UK benefits system is currently undergoing some of the biggest changes in its history. Since 2011-12 the number of benefits and tax credit related problems dealt with by Citizens Advice across Wales has increased dramatically. It is currently the biggest problem area for which clients seek our help (39% of all problems).

The service in Wales helped over **45,800 clients** with more than **151,000 benefits-related problems** during 2014-15. The most common problems generally concern entitlements and eligibility; supporting people who've had a change of circumstances or helping people to make or manage a claim.

Over half of clients (54%) who have sought help regarding a benefits-related problem are disabled or have a long term health condition, compared to 41% of all clients. As a consequence, issues concerning disability and sickness benefits - employment and support allowance (ESA) and personal independence payments (PIP) - were the main benefits-related problem areas during 2014-15.

Type of benefit	No. of clients	No. of issues	%	Annual change from 2013-14
PIP	10,666	29,443	20%	+43%
ESA	12,780	27,850	18%	-22%
Housing benefit	9,194	14,900	10%	+15%
Working/child tax credits	7,836	12,146	8%	+33%
Council tax reduction	7,076	9,696	6%	+34%

▲ Table 2: Top five benefits/tax credits problems dealt with by Citizens Advice during 2014-15

Problems associated with ESA have dominated the benefits-related advice provided by Citizens Advice since 2012. As more and more incapacity benefit claimants were migrated over to the benefit many people were facing charges for the medical evidence they needed to support their claim, poor customer service and poor quality decision making. As a result of our client evidence Citizens Advice ran a national 'Fit for work' campaign throughout 2014.

Following this campaign, administrative improvements mean people who need to apply for ESA should no longer have to pay for medical evidence. The Department for Work and Pensions (DWP) and a new assessment provider have also committed to provide further training and support to improve the assessment experience and decision making.

In the last year there has been a notable decrease in ESA problems being presented to Citizens Advice in Wales compared to 2013-14 (down 22%), however, in terms of clients, it remains the biggest benefits issue on which people seek advice. Over a quarter of all ESA clients (3,466) have been helped with problems relating to appeals, challenging a decision or having no money during the mandatory reconsideration process during 2014-15.

Looking at other specific benefits issues:

- problems with discretionary payments, the under-occupancy charge and local housing allowance (LHA) rent restrictions accounted for around a fifth of all housing benefit problems
- help with charitable support, which predominantly refers to food bank referrals, was up 47% in 2014-15
- almost 900 clients have been helped with problems relating to sanctions and hardship loans/payments in the last year (mainly linked to jobseekers allowance)
- over 760 clients were helped with an issue regarding localised social welfare i.e. the Discretionary Assistance Fund (DAF) in Wales (up 15% from the previous year).

As the rollout of universal credit (UC) in Wales has been fairly limited, to date the number of people seeking help from Citizens Advice in Wales remains very low (78 clients), although we expect this to increase as rollout is expanded during 2015-16<sup>5</sup>.

Over the coming months Citizens Advice Cymru will be monitoring how clients are managing, once they have started to claim UC, to establish what is going well and any emerging problems.

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<sup>5</sup> Shotton job centre in Flintshire started to accept non-complex UC claims for single jobseekers in April 2014. It is one of 10 DWP pathfinder job centres, all of which are now also accepting UC claims from jobseeker couples and families. Since February 2015 the national rollout of UC for single people previously eligible for JSA began. The majority of job centres in Wales should have joined the rollout by the end of November 2015.



## Steady rise in PIP problems

As more and more people in Wales are applying for PIP - which is gradually replacing the non-means tested disability living allowance (DLA) - not unexpectedly the number of PIP problems being presented to Citizens Advice is rising, **up 43%** during 2014-15 compared to the previous year<sup>6</sup>.

We expect this to increase further after October 2015 when the DWP will begin to invite the majority of existing DLA claimants to make a new claim for PIP.

Problems associated with eligibility/entitlements and navigating the claims journey accounted for two-thirds of the PIP issues seen by Citizens Advice across Wales in 2014-15 - **over 1,000 clients** have been helped with an eligibility problem following a DLA reassessment.

Over the last year delays in decisions have been one of the biggest problems associated with PIP. Many clients who have come to us for help had been waiting over six months and some had been waiting up to a year. Latest figures from the DWP (to the end of April 2015) show waiting times have now reduced to an average of 11 weeks<sup>7</sup>. Citizens Advice believes this is still a long time to wait for this vital financial support, especially as some people are facing much longer delays, and efforts need to continue to bring waiting times down further. Other issues we've seen over the last year have concerned the accessibility of assessment centres and last minute cancellations for both home and centre visits.

Early indications were that the quality of decisions was generally good, however as more decisions are coming through there has been a steady increase in people seeking advice on challenging the decision relating to their PIP claim. For example, people may be awarded payments at a different rate to what they are expecting or may have lost some or all of their entitlements under DLA.

During 2014-15 the Citizens Advice service in Wales helped **over 2,100 people** with a PIP appeal or to challenge a decision (not an appeal).

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<sup>6</sup> All new claimants and existing DLA claimants living in certain areas (including Wales), who have fixed awards coming to an end or who report a change in their condition, are being invited to make a claim for PIP.

<sup>7</sup> Personal Independence Payment: Official Statistics to April 2015, DWP (17 June 2015).

# Changing nature of debt

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Debt is the second biggest advice area for which clients seek help from the Citizens Advice service in Wales. During 2014-15 we helped more than **29,700 clients** with over **125,200 debt-related problems**, a **rise of 19%** compared to 2013-14.

Many debt clients will have multiple debt issues. The current ratio of debt issues per client is 4.2.

Debt problems have always been commonplace among Citizens Advice clients and issues relating to consumer credit remain high, however over the last few years we have noticed the changing nature of debt with increasing numbers of clients coming to us regarding arrears on **essential** household bills.

The Citizens Advice service in Wales has seen a large increase in the number of clients struggling to pay council tax bills over the last year. Council tax arrears problems have gone **up 51%** compared to 2013-14, making it now the largest debt-related problem area (see table 3 below).

Council tax arrears emerged as the biggest single debt issue seen by local Citizens Advice in England during 2013-14. This corresponded with the abolition of council tax benefit (CTB) in April 2013 and the introduction of its replacement, localised council tax support which saw many people previously in receipt of CTB in England having to make some contribution to their council tax bills. In Wales, existing CTB recipients have seen little change in their payments following additional funding from the Welsh Government<sup>8</sup>, indicating the rise in problems in Wales is likely to be attributed to people generally struggling on a low income.

Of particular concern is the steady increase in problems with bailiffs collecting council tax arrears. A third of council tax arrears clients (**2,132 clients**) during 2014-15 reported an issue with bailiff enforcement.

Citizens Advice Cymru is planning to undertake specific work exploring issues around council tax arrears over the coming months.

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<sup>8</sup> The abolition of council tax benefit by the UK Government was accompanied by a 10% cut to the council tax support budget. The Welsh Government has committed to provide additional funding to local authorities to return the council tax support budget to the level it was before the cuts until at least 2016.

Type of debt	No. of clients	No. of issues	%	Annual change from 2013-14
<b>Council tax arrears</b>	<b>6,282</b>	<b>14,960</b>	<b>12%</b>	<b>+51%</b>
Credit/store cards	5,810	13,069	10%	+9%
Personal loans	6,157	13,027	10%	+3%
Debt relief orders	3,619	11,527	9%	+13%
<b>Rent arrears (social rented &amp; PRS)</b>	<b>4,178</b>	<b>6,286</b>	<b>5%</b>	<b>+28%</b>
Bank & building society overdrafts	3,588	6,081	5%	+13%
Catalogue/mail order debt	2,867	6,042	5%	+16%
<b>Water debt</b>	<b>3,627</b>	<b>5,508</b>	<b>4%</b>	<b>+15%</b>
<b>Telephone/broadband debts</b>	<b>2,771</b>	<b>5,066</b>	<b>4%</b>	<b>+11%</b>
Bankruptcy	2,021	4,612	4%	+11%

▲ Table 3: Top ten debt problems dealt with by Citizens Advice in Wales during 2014-15

Across Wales local Citizens Advice are also seeing an increasing number of people struggling to pay their rent, which could have potentially serious consequences, including threatened or actual homelessness. Problems with rent arrears across both the social and private rented sectors have risen by an average of **28%** since 2013-14, with issues relating to rent arrears in the private rented sector going up by **48%**.

Other debt-related issues on the increase include magistrate court fines/compensation order debts (up 70%) and benefit overpayment debts, particularly in relation to working tax and/or child tax credit payments (up 54%).

Magistrate courts can issue fines for matters ranging from committing a driving offence, not paying a fixed penalty notice, not having a TV licence and other criminal offences. This court can then impose a compensation order requiring payment to any injured party. Many of the problems we see with magistrate court fines and compensation orders relate to debts, with clients failing to make essential payments and facing court enforcement. As with the collection of council tax arrears over two-fifths of clients seeking help with a court fine issue reported a problem with bailiff enforcement.

Across the year there has also been a rise in the proportion of problems relating to payday loans in Wales (up 22% in 2014-15), however the number of problems seen by local Citizens Advice did go down in the last quarter of the year. This coincides with the introduction of the price cap on payday loans which came into force in January 2015.

A series of new regulations relating to payday loans have been introduced by the Financial Conduct Authority since April 2014. These include restrictions on the number of times a loan can be 'rolled over' and a price cap which means no borrower will have to pay back more than double their original loan. Citizens Advice are continuing to monitor the impact of the new regulations on consumers' problems with these products, as well as any unintended consequences that may arise as a result such as an increase in problems with other forms of high cost credit or illegal lending.

# Increase in energy-related problems

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Fuel poverty remains a major problem in Wales. Across Great Britain energy bills have risen by 13% over the last five years from an average of £1,075 in 2010 to over £1,200<sup>9</sup> today, meaning more households may be at risk of having to cut back on other priority spending, or get into debt to pay their fuel bills.

Local Citizens Advice in Wales have seen a **10% rise** in fuel debt problems in 2014-15 compared to the previous year. Over **2,600 clients** have been helped, mainly in dealing with debt repayments.

A further 3,000 clients have been helped with other fuel-related problems (eg. gas, electricity, oil, coal), which saw a **54% increase** during 2014-15. The most common problems relate to:

- the tariff/price they are paying for their gas or electricity (1,880 issues)
- problems with the Warm Home Discount<sup>10</sup> (910 issues)
- selling methods or problems connected with switching supplier (769 issues), and
- problems with billing/meter readings (579 issues).

Citizens Advice Cymru have undertaken research into the support available to low income consumers who struggle with energy bills. We want to ensure that we understand what motivates consumers to get help, and what stops them. With the Welsh Government's Nest and Arbed schemes due to be reviewed and potentially re-tendered in the next two years, the time is right to build on their successes and use consumer insight to further strengthen the support on offer.

We have also been clear that the Welsh Government should improve fuel poverty monitoring data, and gather up to date information on where cold hazard homes in Wales can be found. This will ensure they can measure progress to tackle fuel poverty, and better target the resources available.

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<sup>9</sup> The regulator Ofgem estimate the average annual dual fuel bill over the next 12 months will be £1,292 (Supply Market Indicator, April 2015).

<sup>10</sup> The Warm Home Discount is a rebate scheme which the largest energy companies (those with 250,000 or more customers) are required to provide by law (smaller suppliers are also able to participate voluntarily). Households who qualify for the scheme include pensioners on low incomes - who receive an automatic rebate on their electricity bill (worth £140 in the winter of 2014-15), and other customers on low incomes who meet the eligibility criteria set by the company.

# Poor employment practices

The type of advice for which clients seek Citizens Advice help is generally dominated by benefits and debt problems, however during 2014-15, almost **11,400 clients** came to Citizens Advice in Wales for advice on nearly **18,900 employment-related problems**, a **rise of 11%** on the previous year.

Type of issue	No. of clients	No. of issues	%	Annual change from 2013-14
Pay & entitlements	3,631	4,634	25%	+26%
Dismissal	2,283	3,251	17%	-1%
Terms & conditions of employment	2,117	2,480	13%	+7%
Dispute resolution	1,569	1,919	10%	+9%
Redundancy	1,011	1,416	8%	-12%

▲ Table 4: Top five employment problems dealt with by Citizens Advice during 2014-15

Problems relating to job losses (dismissal, redundancy) have either remained fairly consistent or have gone down over the last year, however there have been increases in the proportion of problems local Citizens Advice have seen concerning pay and entitlements (which includes issues such as wages/payslips, sick pay and holiday entitlements), or terms and conditions of employment (covering general contract queries, working hours/breaks and zero hours contracts). This indicates while the economy may be improving, there may be a decline in job quality in some areas.

# Private rented sector dominates housing problems

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Housing issues were the fourth biggest area for which people sought help from Citizens Advice in Wales during 2014-15, with more than **11,600 clients** receiving advice on over **16,800 housing-related problems**.

Around **29%** of these clients had a problem associated with a private rented sector (PRS) property - in contrast to 16% of housing clients who had a problem with a social rented property, although there has been little increase in PRS issues over the last year, up just 5% since 2013-14.

The top three PRS issues in 2014-15 relate to repairs/maintenance of the property; rents and other charges, and tenancy deposit protection problems.

We are continuing to work with partners across the sector, as well as Welsh Government to advocate for improvements in the PRS. In particular, we will be focusing on the Renting Homes (Wales) Bill and implementation of the Housing (Wales) Act as a means of improving security of tenure for people in Wales, housing conditions and right to redress.

The increase in rent arrears issues, mentioned previously, corresponds with a **22% increase** in actual homelessness problems seen by local Citizens Advice in Wales over the last year. Issues concerning threatened homelessness were the second biggest housing-related problem after PRS issues. In total **2,200 clients** reported a problem with actual or threatened homelessness during 2014-15.

# Relationship and family breakdown

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Every year Citizens Advice across Wales also help thousands of people going through relationship or family problems. During 2014-15 more than **10,300 people** were helped, with more than **15,000 relationship issues** - **up 11%** from the previous year.

The most common issues people seek help on relate to:

- general advice on divorce/separation
- children's contact with parents and other relatives
- housing issues or financial liabilities/settlements linked with divorce/separation
- problems following a bereavement.

## Consumer issues

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Local Citizens Advice in Wales have helped clients with consumer issues for many years. In 2014-15 we have seen an increase in people seeking help on a variety of consumer problems:

- general consumer goods and services - 9,384 issues (**up 26%**). This includes issues such as fraud and scams, problems relating to building repairs and improvements, and second hand vehicles
- financial products and services - 5,170 issues (**up 32%**). This includes problems with bank/building society accounts; personal pensions and payment protection insurance
- travel, transport and holidays - 2,184 issues (**up 21%**). This includes problems relating to public transport concessions; blue badges; driving offences and parking on private land.



In recent years our consumer work has been strengthened. As a result of the UK Government's changes to the consumer landscape, in 2013 Citizens Advice started to take on statutory functions and responsibilities to represent consumers<sup>11</sup>.

The Citizens Advice consumer service has also been providing advice on consumer issues by phone and online since 2012<sup>12</sup>. During 2014-15 Consumer Service advisers in Wales helped clients on **over 41,200 consumer issues**.

Type of issue	No. of issues	Annual change from 2013-14	Top advice categories
Second hand cars	4,810	+5%	Independent car dealers
Home maintenance & improvements	3,386	-12%	General building work; central heating; roofing
Telecommunications	2,266	-6%	Mobile phones (hardware & contracts)
Furniture	2,100	+2%	Upholstered furniture; beds & mattresses
Personal computers, accessories, software & services	1,297	-6%	Laptops, tablets & notebooks

▲ Table 5: The most common issues dealt with by consumer service advisers in Wales during 2014-15

<sup>11</sup> Statutory functions and responsibilities to represent post and energy consumers transferred to Citizens Advice in April 2014.

<sup>12</sup> Citizens Advice took over this function from Consumer Direct.

# Spotlight on Citizens Advice Cymru projects

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Local authorities remain the core funder of local Citizens Advice services across Wales. This core funding is vital for the sustainability of the service, and helps to secure funding from other providers.

Citizens Advice Cymru manage a number of specific advice projects which are delivered through local Citizens Advice across Wales, funded by the Welsh Government or the Money Advice Service (MAS).

Citizen Advice clients benefit from the service being able to link their debt, income maximisation, financial capability, money and wider advice offers together, and clients will frequently move from generalist advice provision (usually supported through core funding and more responsive to local need) to receiving more specialist or preventative advice on the same or different topics.

For example, often in the course of delivering financial capability work to clients debt issues will be uncovered. Likewise, when advising clients who have sought advice on a debt problem it makes sense to assess benefit entitlements and/or financial capability needs in order to help them manage their current debt and prevent future debts. All are therefore essential elements within a holistic package of advice and support.

In this first edition of our Wales Advice Trends we focus on two of our projects - Better Advice, Better Lives and the MAS face-to-face Money Advice Project. Both of these projects predominantly focus on preventative advice intervention.

## Better Advice, Better Lives (BABL)

The 'Better Advice, Better Lives' (BABL) project has been funded by Welsh Government and managed by Citizens Advice Cymru since April 2012 (having originated in 2001 as Better Advice, Better Health). This project is an income maximisation programme aimed at reducing poverty and operates in every local authority area in Wales.

In 2014-15 BABL advisers helped over **18,700 clients** across Wales, with **more than 41,600 issues**<sup>13</sup>. The total benefit/financial gains for people and communities identified through the project during 2014-15 is **£19.4 million**.

In addition to reducing poverty, accessing benefits can also reduce the associated negative impact of poverty on people's health. Local economies also gain from claimants spending money in their neighbourhood.

The project is divided into three areas:

- Better Advice, Better Health (BABH) - which provides advice services in partnership with 79 health care providers across Wales
- Supporting families with disabled children to claim all the financial support they are entitled to. This area of the project operates in tandem with BABH, with advisers working in partnership with, and taking referrals from, local authorities, social services, special educational needs schools and children's charities
- A campaign to encourage increased access to council tax support and housing benefits, as well as other benefits more generally.

Across the whole project the main benefits advised on generally reflect those for which people seek advice from Citizens Advice more broadly.

People are commonly helped with more than one benefit - the average is around four per client - and often seek advice on other issues too eg. debt, housing, employment, although benefits remain the predominant focus.

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<sup>13</sup> The figures quoted under the BABL section are also included in the main statistics quoted earlier in this report (see footnote 2)

BABH			
Type of benefit	No. of clients	No. of issues	%
PIP	2,191	6,434	36%
ESA	1,805	4,141	23%
DLA	465	944	5%
Attendance allowance	353	800	4%
Housing benefit	534	799	4%
Supporting families with disabled children			
Type of benefit	No. of clients	No. of issues	%
DLA	836	2,499	49%
PIP	195	609	12%
Working/child tax credits	283	466	9%
Carer's allowance	259	446	9%
Housing benefit & council tax support			
Type of benefit	No. of clients	No. of issues	%
Housing benefit	1,954	3,192	19%
Council tax reduction	1,963	2,760	16%
ESA	1,202	2,129	13%
PIP	952	2,116	12%
Working/child tax credits	1,006	1,433	8%

▲ Table 6: The most common benefits clients have been helped to claim through **each area** of BABL

## Face-to-face Money Advice Project

Citizens Advice Cymru holds the prime-contract for the delivery of the face-to-face Money Advice Project in Wales which is funded by MAS. The contract was initially for three years and has been extended for a further two years until the end of March 2016. Each client receives a session of about 40 minutes with a trained Money Adviser, then at the end of the session the client agrees an action plan.

This project improves people's financial capability by:

- giving them the information and confidence to make informed financial decisions
- helping them to feel better equipped to cope with any financial difficulties they may have
- preparing them for the financial impact of life-changing or unexpected events, such as having children, retiring or becoming ill (which could affect their ability to work).

The growing complexity of the financial services market, combined with changes in UK Government policy (including welfare and pension reforms) and advances in technology, are all driving changes on how we manage our finances and pay for goods and services. The need for people to be more financially capable has probably never been more critical.

During 2014-15 the Money Advice Project delivered nearly **6,300 money advice sessions** from **135 community locations** across Wales, including hospitals, supermarkets, and libraries.

Topic	No. of sessions	%
Benefits & tax credits	1,871	30%
Budgeting & money management	1,596	25%
Managing debt & borrowing	1,167	19%
Work, pensions & retirement	760	12%
Homes & mortgages	333	5%

▲ Table 7: The five most popular topics covered during money advice sessions in 2014-15

To find out more about the type of problems advised on by your local Citizens Advice or to discuss any of the issues highlighted in this report please contact: [policy.cymru@citizensadvice.org.uk](mailto:policy.cymru@citizensadvice.org.uk)